

**Information to identify the case:**

Debtor 1	<u>Ramsaran Ramoutar</u>	Social Security number or ITIN	xxx-xx-5875
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Martha L. Camp</u>	Social Security number or ITIN	xxx-xx-4143
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-22715-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ramsaran Ramoutar

Martha L. Camp

8/7/18

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ramsaran Ramoutar  
 Martha L. Camp  
 Debtors

Case No. 13-22715-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Aug 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2018.

db/jdb  
 aty +Ramsaran Ramoutar, Martha L. Camp, 521 Brian Ave., Millville, NJ 08332-4007  
 +Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315  
 cr +Ocwen Loan Servicing, LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 513994128 +Association of Poinciana Villages, Inc., 401 Walnut Street, Poinciana, FL 34759-4329  
 514267936 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907  
 513994131 First Jersey Credit Union, 1 Corp. Dr., Wayne, NJ 07470  
 514063402 +GMAC Mortgage Corporation LLC, KIVITZ MCKEEVER LEE, P.C., BNY Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 513994133 +Home Depot, PO Box 790328, St. Louis, MO 63179-0328  
 513994134 +Homeward Residential, 1525 S. Belt Line Rd., Coppell, TX 75019-4913  
 514049681 Homeward Residential, Inc., ZUCKER, GOLDBERG & ACKERMAN, LLC, 200 Sheffield Street, Suite 101, P.O. Box 1024, Mountainside, NJ 070920024  
 513994135 +Ocwen Loan Servicing, 12650 Ingenuity Dr., Orlando, FL 32826-2703  
 514087675 +Ocwen Loan Servicing, LLC, Phelan Hallinan & Diamond, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 514209376 +Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, 1100 Virginia Drive, Suite 175, Fort Washington, PA 19034-3278  
 516552257 Ocwen Loan Servicing, LLC, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108  
 513994136 +Phelan Hallinan PLC, 2727 W. Cypress Creek Rd., Ft. Lauderdale, FL 33309-1721  
 513994139 +US Dept. of ED, PO Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 08 2018 00:02:14 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 08 2018 00:02:10 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 514188310 +E-mail/Text: bncmail@w-legal.com Aug 08 2018 00:02:24 ANTIO, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 513994129 EDI: HFC.COM Aug 08 2018 03:19:00 Boscov's, PO Box 5893, Carol Stream, IL 60197-5893  
 513994130 +EDI: CAPITALONE.COM Aug 08 2018 03:19:00 Capital One/Best Buy, 26525 N. Riverwoods B, Mettawa, IL 60045-3440  
 513994132 EDI: RMSC.COM Aug 08 2018 03:19:00 GECRB/Home Design, PO Box 965033, Orlando, FL 32896-5033  
 514876067 EDI: PRA.COM Aug 08 2018 03:18:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
 514876068 EDI: PRA.COM Aug 08 2018 03:18:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
 514255783 EDI: PRA.COM Aug 08 2018 03:18:00 Portfolio Recovery Associates, LLC, c/o Projectline, POB 41067, Norfolk VA 23541  
 514784336 +EDI: PRA.COM Aug 08 2018 03:18:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
 514784335 +EDI: PRA.COM Aug 08 2018 03:18:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
 513994137 +EDI: CHRYSLER.COM Aug 08 2018 03:19:00 TD Auto Finance, 5225 Crooks Rd. Ste. 1, Troy, MI 48098-2823  
 513994138 +EDI: CITICORP.COM Aug 08 2018 03:19:00 THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315  
 513994140\* +US Dept. of ED, PO Box 5609, Greenville, TX 75403-5609  
 513994141\* +US Dept. of ED, PO Box 5609, Greenville, TX 75403-5609

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 29

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 09, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Ocwen Loan Servicing, LLC nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor Ocwen Loan Servicing, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Jennifer R. Gorchow on behalf of Creditor Ocwen Loan Servicing, LLC nj.bkecf@fedphe.com  
Joshua I. Goldman on behalf of Creditor GMAC Mortgage Corporation LLC  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin M. Buttery on behalf of Creditor Ocwen Loan Servicing, LLC bkyefile@rasflaw.com  
Miriam Rosenblatt on behalf of Creditor Ocwen Loan Servicing, LLC bkyecf@rasflaw.com,  
mrosenblatt@rasflaw.com  
Nathan Van Embden on behalf of Debtor Ramsaran Ramoutar nve@nvanembden.com,  
lstyles@nvanembden.com  
Nathan Van Embden on behalf of Joint Debtor Martha L. Camp nve@nvanembden.com,  
lstyles@nvanembden.com  
Raymond H. Shockley, Jr. on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
TOTAL: 11